### Fill in this information to identify the case:

Debtor 1 ALIX BARTHELEMY

Debtor 2 CLAIRE-LISE MENARD BARTHELEMY A/K/A CLERLISE BARTHELEMY A/K/A CLAIRE-LISE M. BARTHELEMY A/K/A CLAIRE-LISE BARTHELEMY A/K/A CLAIRELISE MENARD BARTHELEMY

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 5:17-bk-01590-MJC

#### Form 4100R

#### **Response to Notice of Final Cure Payment**

12/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1:	Mortgage	Information

Name of Creditor: WILMINGTON SAVINGS FUND SOCIETY, FSB,

AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I

Court claim no. (if known): 1-2

Last 4 digits of any number you use to identify the debtor's account: 3050

Property address: 265 HIGH RIDGE RD

Number Street

\*Delaware, PA 18328 City State ZIP Code

#### Part 2: Prepetition Default Payments

Check one:

- □ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default
   on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$

#### Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/DD/YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ <u>0.00</u>

b. Total fees, charges, expenses, escrow, and costs outstanding:

+(b) \$ <u>263.42</u>

c. **Total**. Add lines a and b.

(c) \$ <u>263.42</u>

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

10/01/2021 MM/DD/YYYY

Form 4100R

Desc

Debtor1	ALIX BAI	RTHELEMY		
	First	Middle	Last	

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5:	Sign Here
The pers	on completing this response must sign it. The response must be filed as a supplement to the creditor's claim.
Check the	appropriate box::
☐ I am th ☑ I am th	e creditor. e creditor's authorized agent.
	under penalty of perjury that the information provided in this response is true and correct t of my knowledge, information, and reasonable belief.
•	orint your name and your title, if any, and state your address and telephone number if different obtice address listed on the proof of claim to which this response applies.
\$	/s/Mario Hanyon Signature  Date 10/06/2021
Print	Mario Hanyon Title Attorney First Name Middle Name Last Name
Company	Brock & Scott, PLLC
If different fro	om the notice address listed on the proof of claim to which this response applies:
Address	302 Fellowship Road, Ste 130 Number Street
	Mount Laurel, NJ 08054 City State ZIP Code
Contact phone	e <u>844-856-6646 x4560</u> Email <u>pabkr@brockandscott.com</u>

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

Wilkes-Barre Division

IN RE:

ALIX BARTHELEMY
CLAIRE-LISE MENARD BARTHELEMY
A/K/A CLERLISE BARTHELEMY
A/K/A CLAIRE-LISE M. BARTHELEMY
A/K/A CLAIRE-LISE BARTHELEMY
A/K/A CLAIRELISE MENARD BARTHELEMY

Case No. 5:17-bk-01590-MJC

Chapter 13

WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I,

Movant

VS.

ALIX BARTHELEMY
CLAIRE-LISE MENARD BARTHELEMY
A/K/A CLERLISE BARTHELEMY
A/K/A CLAIRE-LISE M. BARTHELEMY
A/K/A CLAIRE-LISE BARTHELEMY
A/K/A CLAIRELISE MENARD BARTHELEMY,

Debtor,

#### **CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Response To Notice Of Final Cure Payment has been electronically served or mailed, postage prepaid on October 6, 2021 to the following:

ALIX BARTHELEMY 265 HIGH RIDGE RD DINGMANS FERRY, PA 18328-4012

CLAIRE-LISE MENARD BARTHELEMY 265 HIGH RIDGE RD DINGMANS FERRY, PA 18328-4012

NEWMAN WILLIAMS 712 MONROE ST STROUDSBURG, PA 18360

JACK N ZAHAROPOULOS, BANKRUPTCY TRUSTEE 8125 ADAMS DRIVE, SUITE A HUMMELSTOWN, PA 17036

ASST. U.S. TRUSTEE, 228 WALNUT STREET, SUITE 1190 HARRISBURG, PA 17101

/s/ Mario Hanyon

Mario Hanyon (Bar No. 203993) Attorney for Creditor BROCK & SCOTT, PLLC 302 Fellowship Road, Ste 130 Mount Laurel, NJ 08054 Telephone: 844-856-6646 x4560

Facsimile: 704-369-0760

E-Mail: pabkr@brockandscott.com

# Exhibit "A"

		Post Suspense Short Fall Balance		-\$525.76							
			Post-							Debit from	Post
	Transaction	Amount	petition	Post Amt Due	Contractual	Principal &	į	Posting	Credit to Post	Post	Suspense
Transaction Type	Date	Received	Due Date	Per PCN	Amt Applied	Interest	Escrow	Over/Short	Suspense	Suspense	Balance
Beginning Balance	4/18/2017	\$0.00	4/1/2017						\$0.00	\$0.00	\$0.00
Post-Petition	05/08/17	\$797.63	5/1/2017	\$797.63	\$797.63	\$566.50	\$231.13	\$0.00		\$0.00	\$0.00
Post-Petition	06/12/17	\$797.63	6/1/2017	\$797.63	\$797.63	\$566.50	\$231.13	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	07/11/17	\$797.63	7/1/2017	\$797.63	\$797.63	\$566.50	\$231.13	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	08/08/17	\$797.63	8/1/2017	\$797.63	\$797.63	\$566.50	\$231.13	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	09/11/17	\$797.63	9/1/2017	\$797.63	\$797.63	\$566.50	\$231.13	\$0.00		\$0.00	\$0.00
Post-Petition	10/10/17	\$797.63	10/1/2017	\$797.63	\$797.63	\$566.50	\$231.13	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	11/14/17	\$797.63	11/1/2017	\$797.63	\$797.63	\$566.50	\$231.13	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	12/11/17	\$797.63	12/1/2017	\$797.63	\$797.63	\$566.50	\$231.13	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	01/17/18	\$796.34	1/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	02/19/18	\$796.34	2/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	03/20/18	\$796.34	3/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	04/20/18	\$796.34	4/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	05/29/18	\$796.34	5/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	06/20/18	\$796.34	6/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	07/12/18	\$796.34	7/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	08/03/18	\$796.34	8/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	09/14/18	\$796.34	9/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	10/11/18	\$796.34	10/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	11/09/18	\$796.34	11/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	12/13/18	\$796.34	12/1/2018	\$796.34	\$796.34	\$566.50	\$229.84	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	01/11/19	\$818.18	1/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	02/11/19	\$818.18	2/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	03/11/19	\$818.18	3/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	04/10/19	\$818.18	4/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$0.00
Post-Petition	04/26/19	\$1,356.02	5/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$537.84	\$537.84	\$0.00	\$537.84
Post-Petition	05/16/19	\$818.18	6/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$537.84
Post-Petition	06/10/19	\$818.18	7/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$537.84
Post-Petition	07/12/19	\$818.18	8/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$537.84
Post-Petition	08/02/19	\$818.18	9/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$537.84
Post-Petition	09/16/19	\$818.18	10/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$537.84
Post-Petition	10/14/19	\$818.18	11/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00	\$0.00	\$0.00	\$537.84
Post-Petition	11/08/19	\$818.18	12/1/2019	\$818.18	\$818.18	\$566.50	\$251.68	\$0.00		\$0.00	\$537.84
Post-Petition	12/17/19	\$818.18	1/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	-\$0.92	\$0.00	\$0.92	\$536.92
Post-Petition	01/09/20	\$819.10	2/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00		\$0.00	\$536.92
Post-Petition	02/11/20	\$819.10	3/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00	\$0.00	\$0.00	\$536.92
Post-Petition	03/13/20	\$819.10	4/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00		\$0.00	\$536.92
Post-Petition	07/02/20	\$819.10	5/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00	\$0.00	\$0.00	\$536.92
Post-Petition	08/06/20	\$819.10	6/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00	\$0.00	\$0.00	\$536.92
Post-Petition	09/11/20	\$819.10	7/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00	\$0.00	\$0.00	\$536.92
Post-Petition	10/12/20	\$819.10	8/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00	\$0.00	\$0.00	\$536.92
Post-Petition	11/10/20	\$819.10	9/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00		\$0.00	\$536.92
Post-Petition	12/14/20	\$819.10	10/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00	\$0.00	\$0.00	\$536.92
Post-Petition	01/14/21	\$822.44	11/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$3.34	\$3.34	\$0.00	\$540.26
Post-Petition	02/16/21	\$819.10	12/1/2020	\$819.10	\$819.10	\$566.50	\$252.60	\$0.00		\$0.00	\$540.26
Post-Petition	03/15/21	\$819.10	1/1/2021	\$822.44	\$822.44	\$566.50	\$255.94	-\$3.34	\$0.00	\$3.34	\$536.92
Post-Petition	04/12/21	\$819.65	2/1/2021	\$822.44	\$822.44	\$566.50	\$255.94	-\$2.79		\$2.79	\$534.13
Post-Petition	05/10/21	\$819.65	3/1/2021	\$822.44	\$822.44	\$566.50	\$255.94	-\$2.79	\$0.00	\$2.79	\$531.34
Post-Petition	06/07/21	\$819.65	4/1/2021	\$822.44	\$822.44	\$566.50	\$255.94	-\$2.79	\$0.00	\$2.79	\$528.55
Post-Petition	07/12/21	\$819.65	5/1/2021	\$822.44	\$822.44	\$566.50	\$255.94	-\$2.79	\$0.00	\$2.79	\$525.76
Post-Petition	08/13/21	\$819.65	6/1/2021	\$819.65	\$819.65	\$566.50	\$253.15	\$0.00	\$0.00	\$0.00	\$525.76
Post-Petition	09/13/21	\$819.65	7/1/2021	\$819.65	\$819.65	\$566.50	\$253.15	\$0.00	\$0.00	\$0.00	\$525.76